The Deccan Bank Limited, Poona.

QUERIES.

1. Name, Residence and occupation or Status of the applicant.

2. Amount of loan required and for what period and at what interest.

3. Period of instalments by which the loan will be repaid.

4. Nature of security offered, whether personal, or otherwise.

   (*a*) If personal, the names and status of the sureties and the value of their immoveable property.

   (*b*) If land or buildings.

   I Where situated; is place in or out of British territory?

   II. The market value of the property and the applicant's title to it now.

III. Its situation and area, the amount of assessment or tax paid to Government or Local authorities or Bodies.

IV. If let, the amount of rent realized per month; state whether rent is exclusive or inclusive of cost of repairs and Government, Municipal or other taxes or any other charges.

V. The extent of pre-existing incumbrances, if any.

(c) If property other than land or buildings, its nature and value.

5. If the applicant's interest in the land or buildings is found not to cover the amount of the loan, what other collateral security will he give for the repayment of the loan within the stipulated period?

6. What title deed has applicant in his possession to be given as security.

7. If a Hindu family, is it divided or undivided? If divided, when did the division take place and in what manner?

8. What relations, near or distant, the applicant has? and have they any sort of claim on property offered as security?

9. Whether the applicant consents to pay, whether the loan be granted or not granted.

(*a*) The Engineer's fees for valuing the property to be given as security.

(*b*) The Vakil's or Solicitor's charges for investigating the applicant's title to the property.

(c) The expenses incurred by any agent, if one is employed by the Bank for inspecting and examining the property.

10. Whether applicant is willing to accept for loan a sum equal to three-fourths the value appraised by the Bank's Engineer as per para 9 (a)

11. Whether, if the loan be granted, the borrower will agree to have the property insured against fire in any Insurance Company or Companies approved by the Bank, to the extent of the full value of the property. If already ensured, state for what amount, and in what Insurance Company, it has been insured?

Petition of 16/10/05 from Ahmad Khan s/o Khadar Khan Bakri, for giving him a debt of Rs 605/- in addition to the Rs 3100/- already sanctioned, to pay off the debt, as the acct produced by Mr A Karimkhan sahib at the time of sanctioning the 1st amt was wrong.

Khanjady

No 7387 of 1905. 24-10-05.

Savanur
6th Nov 1905.

Forwarded with compltts to the A.P. Agent Savr for report.

2. His attention is also drawn to this office S.O. 387/4-7-05.

Sd. Dr. C. Gibb
Pol Agent.

No 509 of 1905.
Dtd 7th Oct 05.

Forwarded to the Diwan of Savr for report with refce to this office Sdn. A. 16 of 1905.

Sd J. Monteath
A.P. Agent.

No 515 of 1905

Savanur
6th Nov 05.

Resubmitted with compltts.

2). It will be seen from Mr A Karimkhan's letter of 16/9/05 enclosed that the amt due to him is Rs 3605 including capital (Rs 3000) & interest Rs (605 to 31st Aug 05). Mr Karimkhan admits that, by mistake he overstated the amount due to him

from the petitioner.

Assuming that this matter is disposed of the current month the additional interest payable for 3 months will be about Rs 75/- & the total debt payable will be Rs 3675. The earlier the matter is disposed of the better it is in the interest of the applicant.

The amount required for marriage expenses is Rs 100. The total loan to be given thus amounts to Rs 3800 including the cost of (a) stamps required for executing the necessary documents (b) registration.

3). It will be seen from the pps that the annual income, in normal years, from the Inam lands to be mortgaged to the State will not be less than Rs 400 per annum.

It will be apparent from the rough (pencil) calculations made & enclosed that the loan of Rs 3800 will be discharged, at the usual rate of interest, in not more than 15 years.

4) The value of the lands is estimated @ Rs 6000. The lands are under cultivation & are held in Inam. They are situated close to the village site of Savaiar. The security for the loan is thus good and there is apparently

no reason to apprehend any loss to the State from the transaction. Looking at the proposal from whatever standpoint the proposal seems free from objection.

5) The previous correspondence ending with R.P. c/o S.A. No 16 / 10-8-05 is enclosed.

Dy. Divan Sar.

The loan applied for has been sanctioned by the R. Agent vide his No. 7797 of 14-11-05.

The original ppr. have been handed over to the Mahadi Daftar for debiting the amt. 31-12-05.

Divan Sar.

Yes

Petition of 10th May 05 from Fajbi widow of A. Doulat Khansaheb & Bambi widow of A. Karimkhansaheb for giving them a loan of Rs 1100 from the State for liquidation of a debt contracted by their father Muhammad Saheb Shekaji:

Forward

No 3408 Dhawar
11th May 1905.

~~Forwarded~~ ~~will~~ to the A.P. Agent Savanur with a request that he will send the P/Ps of the case with any remarks he may wish to make.

To be return

s/ M. C. Gibb
Pol. Agent.

No 214 of 1905.
Camp Sheshgiri
20th May 1905.

Forwarded to the Diwan of Savanur who is requested to submit the P/Ps called for at an early date.

s/ Thornhill.
A.P. Agent.

No 257 of 1905
Camp Fonder
26 May 05

Returned with compliments

2) The ppts of the case are enclosed as desired.

3). The aff ventures to think that there cannot be a better case for State help. It will be apparent from the facts of the case that the petitioners are in a pitiable condition and are deserving of State help. Of the parties 2 are ~~females~~ widows & one is a minor and any help given cannot fail to ultimately benefit them all. Everything seems in favour of the proposal.

The creditors are ready to remit part of their dues. The Marwadi especially who has obtained a decree against the petitioners & has caused their property to be attached, has been, after personal influence, persuaded to remit a part of the debt due to him.

The State too loses nothingly the transaction. The security for the loan is good & the State gets so much in the way of interest.

Dwan Sawan

Below No 489 of 14-10-05 from the A. P. Agent asking the Dewan to ~~report~~ supply the required by the P. Agent in his No 5092 of 22-7-05 regarding the petition of Zaffia & Bandi for a debt.
No 506 of 1905.

Returned with compliments.

2) The information required by the P. Agent in his No 5092 has been partly furnished by the petitioners. The information on other points is given below

3) The allowances referred to are monthly

There seems no objection for Zaffia (except her allowance of Rs 6-12-4 which is a life allowance & which she claims through her husband) & for Bandi to alienate the estate which they have inherited from their father & which consists of a house worth about Rs 300 & a land (S. No 348) worth about Rs 500 for the liquidation of a debt (Rs 783 odd) which was contracted by their father

may be observed ~~by~~ otherwise than the estate

It ~~which~~ will be sold in execution

of a Civil Court's decree. It would

seem from the papers there is no ~~alternative~~ way out of the difficulty

~~appear~~ that ~~it is just the reason that~~ the

petitioners. ~~Either~~ The estate will be

~~if the estate~~ sold by the Civil

Court in satisfaction of a decree obtained against the

~~that it should be~~ their

unless it ~~is~~ ~~is~~ alienated by ~~Taylor & Bannerji~~

in favour of the minor & his 3 uncles

for the discharge of the same debt

~~that~~ If a loan is given, as proposed,

the estate will remain in the family

of the minor.

The value of the house which

Taylor & Bannerji propose to retain

is estimated at Rs 300

4) A tabular pedigree has already

been furnished by the petitioners

5) The jot Inam lands at Teggihalli were

purchased about ~~50 to 60~~ the 50th years ago

by Shrisenkiah the grandfather of the minor

& mortgaged in 1899 to Raghavendra
Swamiriar without possession.

Raghavendra Swamiriar
may sue the minor & his uncle
for his debt (Rs 375) & recover his
share from the hands of Strangers.
The transaction proposed is therefore
in the interests of the minor.

The redemption of the hand
mortgage may also ultimately
benefit the minor after the death of
Tayi, who has ½ share in it. She is
willing to alienate her ½ share in the
land of her father & proposes to sell the
half the house, and during her life
It is not likely that she may sell
her ½ share in the house, considering
that she is prepared to alienate
her share in her father's land in fa

of the Divan

5) Whatever the subordinate rights of the parties in the house & landed property at Saranur & Teggihalli will the parties interested in the cash allowance of Rs 8-6-0 monthly agree to mortgage it to the State & there seems no objection to grant the loan on the undisputed security of the allowance.

6) All the papers of the case are inclosed

Respectfully
Diwan

Saranur
31-10-05

The loan applied for has been sanctioned in the No. 780 of 15-11-05. The original pos are handed over to the Kaladi Daffas for debiting the amount in 12-05.

Diwan Sahib